

**ADVISORY LETTER**

**AL 13 - 02**

August 12, 2002

**TO: ALL FIR MEMBER COMPANIES**

Gentlemen and Mesdames:

**Re: Premium Rates for Dental Plan**

Pacific Blue Cross's premium rates for the FIR – I.W.A. Dental Plan will be increased effective September 1, 2002.

You will be receiving separate notification of this change from Pacific Blue Cross, the carrier for the Dental Plan and the new rates will be incorporated in the September, 2002 billing. The new rates are indicated below:

<b>Dental Plan</b>		
	<b>Present</b>	<b>Effective Sept. 1, 2002</b>
Single	\$24.85/mo	\$29.00/mo
Married	\$47.30/mo	\$54.25/mo
Family	\$75.56/mo	\$93.50/mo

Over the last several months, our Dental Plan claims have risen sharply while “covered employees” have been decreasing at a steady rate to an all time low of about 8,500 employees at this time. Our reserve fund has been depleted and a significant adjustment to the rates is necessary.

Please note that the FIR-IWA Dental Plan premiums, even after this adjustment, are slightly less expensive than the non-FIR (Plan #2) company rates.

Yours very truly,



**Thomas J. Getzie**  
Vice President, Education and  
Benefits Administration

TJG:cm